

## IN THE CLAIMS

1. (Currently Amended) A method of managing the use of a medical insurance ~~scheme-plan~~ by members thereof, the method including comprising:
- [[ - ]] receiving, by an insurance provider, one of a premium payment [[or]] and a contribution payment from members of the medical insurance ~~scheme-plan~~, wherein the insurance provider undertakes liability in the medical insurance plan in response to receiving one of the premium payment and the contribution payment;
  - [[ - ]] providing, by the insurance provider, to members who one of pay such premiums [[or]] and make such contributions, at least one of
    - relevant health services, and[[/or]]
    - assistance in defraying expenses incurred in connection with rendering such relevant health services;
  - [[ - ]] defining, by the insurance provider, at least one of a plurality of health-related facilities and[[/or]] a plurality of health-related services to be associated with the medical insurance plan;
  - [[ - ]] offering, by the insurance provider, the at least one of a plurality of health-related facilities and[[/or]] a plurality of health-related services to members of the medical insurance ~~scheme-plan~~;
  - [[ - ]] monitoring, by the insurance provider, use usage of the at least one of a plurality of health-related facilities and[[/or]] a plurality of health-related services by each member;
  - [[ - ]] allocating, by the insurance provider in response to the monitoring, a credit value to each member according to their use of the at least one of a plurality of health-related facilities and[[/or]] a plurality of health-related services; and
  - [[ - ]] allocating, by the insurance provider, rewards to members who accumulate credit values exceeding predetermined values.

2. (Currently Amended)      [[A]] The method according to claim 1 wherein the at least one of a plurality of health-related facilities and[[/or]] a plurality of health-related services includes at least one of the group consisting of

- membership of health clubs,
- membership of gymnasiums,
- membership of fitness programs,
- weight loss programs, and
- programs to quit smoking.

3. (Currently Amended)      [[A]] The method according to claim 2 wherein the at least one of a plurality of health-related facilities and[[/or]] a plurality of health-related services further includes predetermined preventive medical procedures.

4. (Currently Amended)      [[A]] The method according to claim 2 wherein the at least one of a plurality of health-related facilities and[[/or]] a plurality of health-related services further includes a medical advice service.

5. (Currently Amended)      [[A]] The method according to claim 2 wherein the at least one of a plurality of health-related facilities and[[/or]] a plurality of health-related services further includes predetermined procedures.

6. (Currently Amended)      [[A]] The method according to claim 5 wherein the predetermined procedures include at least one of the group consisting of

- advance pre-authorization of hospitalization,
- advance pre-authorization of treatment,
- registration for electronic funds transfer, and
- compliance with preferred procedures.

7. (Currently Amended)        [[A]] The method according to claim 1 wherein a reward allocated to a member is at least one of linked to ~~the~~ a amount number of the member's annual claims associated with the member [[or]] and whether or not the member has been hospitalized in a predetermined period of time.

8. (Currently Amended)        [[A]] The method according to claim 7 wherein the reward allocated to the member includes at least one of the group consisting of:

prizes allocated on ~~the~~ a basis of a draw,

the a magnitude of a member's credit value being related to ~~the~~ a chance of winning the draw[[;]],

access to at least one of health-related facilities and[[/or]] health-related services for family members[[;]].

decreased premium payments according to a predetermined ~~scheme-plan~~ [[;]], and

increased benefit payments according to a predetermined ~~scheme-plan~~.

9. (Currently Amended)        [[A]] The method according to claim 1 wherein a reward allocated to a member is not actually given to the member before at least one of a predetermined period has passed or the member has attained a predetermined age.

10. (Currently Amended)        [[A]] The method according to claim 9 wherein the reward allocated is forfeited by the member if they are not still a member of the medical insurance ~~scheme-plan~~ after the predetermined period has passed or after the member has attained such predetermined age.

11. (Canceled)

12. (Currently Amended)        [[A]] The method according to claim 3 wherein the preventive

medical procedures include vaccinations.

13. (Canceled)

14. (Currently Amended)      [[A]] The method according to claim 1 ~~[[3]] including further~~  
comprises:

the insurance provider offering the at least one of a plurality of health-related facilities  
and~~[[/or]]~~ a plurality of health-related services in conjunction with third party service providers  
that provide at least one of health related facilities and~~[[/or]]~~ health-related services in the at least  
one of a plurality of health-related facilities and a plurality of health-related services offered by  
the insurance provider ; and

monitoring ~~the use~~ usage of the at least one of health-related facilities and~~[[/or]]~~ health-  
related services provided by the third party service providers by members by receiving  
information from the third party service providers detailing the ~~use~~ usage of the at least one of  
health- related facilities and~~[[/or]]~~ health-related services by the members.

15. (Currently Amended)      [[A]] The method according to claim 14 wherein the members only  
pay a once off activation fee to gain access to the at least one of a plurality of health-related  
facilities and~~[[/or]]~~ a plurality of health-related services.

16. (New)      The method of claim 1, further comprising:

providing, by the insurance provider, one of a full payment and a partial payment to one  
of a health-related facility and a health-related service in the at least one of a plurality of health-  
related facilities and a plurality of health-related services that has been used by a member of the  
medical insurance plan, wherein the one of a full payment and a partial payment is on behalf of  
the member.

17. (New)      The method of claim 1, further comprising:

providing, by the insurance provider, discounted usage fees to the members for the at least one of a plurality of health-related facilities and a plurality of health-related services.